**Long Term Disability (LTD) Coverage Termination**

Bluewater District School Board

OSSTF District 7 Office Professionals and Technicians

**Plan Document 51026-945**

**You are eligible to cancel your LTD coverage if you meet any one of the following criteria as set out by the LTD Plan Document.**

**Scenario 1:** ***Age 65***

* You have reached the end of the month in which you turned 65, **or**
* You will reach the end of the month in which you turn 65 within the later of either the next 120 working days or the expiration of your sick leave credits

**Scenario 2:** ***66% Unreduced Service Pension***

* You are eligible for a 66% unreduced service pension now, **or**
* You will be eligible for a 66% unreduced service pension within the later of either the next 120 working days or the expiration of your sick leave credits

You must have 33 **Credited** years of service **and** meet the OMERS “unreduced” criteria for your pension.

To qualify for an unreduced pension under **OMERS** you must be at least age 55 and:

* have 30 years or more of service; or
* your age + service = 90 or more (the “90 factor”)

**Application instructions**

If you are eligible to terminate your LTD coverage and discontinue your contributions, please complete an **Application for LTD Coverage Termination**. Be sure to include the supporting documentation required to have your application processed, without delay.

If you meet the above listed criteria, please complete the attached application form and return it to:

Local contact name and contact details

<ENTER INFO>

**Questions?**

Please direct all questions regarding the termination of your LTD coverage to:

Local contact name and contact details

<ENTER INFO